

DAFTAR PUSTAKA

- Azwar, S. (1997). *Sikap Manusia Teori dan Pengukurannya*. Yogyakarta: Pustaka Belajar.
- Bhattacharje, A. (2001). An Empirical Analysis of the Antecedents of Electronic Commerce Service Continuance. *Decision Support System*, 201-204.
- Bhattacherjee, A. (2001). Understanding Information System Continuance: an Expectation-Confirmation Model. *MIS Quarterly*, 351-370.
- Brown, I., Cajee, Z., Davies, D., & Stroebel, S. (2003). Cell phone banking: predictors of adoption in South Africa—an exploratory study. *International Journal of Information Management* 23, 381-394.
- Chau, P. Y., & Hu, P. J.-H. (2001). Information Technology Acceptance by Individual Professionals: A Model Comparison Approach. *Decision Sciences*, 699-719.
- Chen, J. J., & Adams, C. (2005). User Acceptance of Mobile Payments: A Theoretical Model for Mobile Payments. *User Acceptance on Mobile Payment*, 619-624.
- Chen, S.-C., Liu, M.-L., & Lin, C.-P. (2013). Integrating Technology Readiness into the Expectation–Confirmation Model: An Empirical Study of Mobile Services. *CYBERPSYCHOLOGY, BEHAVIOR, AND SOCIAL NETWORKING*, 604-612.
- Chen, S.-C., Yen, D. C., & Peng, S.-C. (2017). Assessing the impact of determinants in e-magazines acceptance: An empirical study. *Computer Standards & Interfaces*.
- Cheung, R., & Vogel, D. (2013). Predicting user acceptance of collaborative technologies: An extension of the technology acceptance model for e-learning. *Computers and Education*, 160-175.
- Chin, W. W. (1998). *The Partial Least Squares Approach for Structural Equation Modeling*. London: Lawrence Erlbaum Associates.
- Chong, A. Y.-L. (2013). Understanding Mobile Commerce Continuance Intentions: An Empirical Analysis of Chinese Consumers . *Journal of Computer Information Systems*, 22-30.
- Databoks. (2018, 8 15). *Databoks*. Diambil kembali dari Penjualan e-Commerce Indonesia Mencapai US\$ 16 Miliar: <https://databoks.katadata.co.id/datapublish/2018/02/12/2022-penjualan-e-commerce-indonesia-mencapai-rp-16-miliar>

- Ferdinand, A. (2002). *Structural Equation Modeling dalam Penelitian Manajemen*. Semarang: Penerbit Universitas Diponegoro.
- Fornell, C. (1992). A National Customer Satisfaction Barometer: The Swedish Experience. *Journal of Marketing*, 56.
- Fornell, C., & Larcker, D. (1981). Evaluating Structural Equation Models with Unobservable Variables and Measurement Error. *Journal of Marketing Research*, 39-50.
- Gefen, D. (2004). TAM or Just Plain Habit: A Look at Experienced Online Shoppers. *Advanced Topics in End User Computing, Volume 3*.
- Ghozali, I. (2014). *Structural Equation Modelling Metode Alternatif dengan Partial Least Square (PLS)*. Semarang: Badan Penerbit UNDIP.
- Ghozali, I. (2016). *Konsep, Teknik dan Aplikasi Menggunakan Program SMARTPLS*. Semarang: Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Partial Least Squares, Concepts, Techniques and Applications Using Smartpls 3.0 Program For Empirical Research*. Semarang: UNDIP Publishing Agency.
- Gubernur Bank Indonesia. (2016). *Peraturan Bank Indonesia Tentang Penyelenggaraan Pemrosesan Transaksi Pembayaran*.
- Henseler, J., Hubona, G., & Ray, P. (2016). Using PLS path modeling in new technology research: updated guidelines. *Industrial Management & Data Systems* 116, 2-20.
- Humbani, M., & Wiese, M. (2016). PREDICTING THE CONTINUANCE INTENTION TO USE MOBILE PAYMENT SERVICES: A PARTIAL LEAST SQUARE (PLS) PATH MODELLING APPROACH . *CONSUMERS' ADOPTION AND CONTINUANCE INTENTION TO USE MOBILE PAYMENT SERVICES*, 101-134.
- Hutami, L. T., & Septyarini, E. (2018). Intensi Penggunaan Electronic Wallet Generasi Millenial Pada Tiga Startup "Unicorn" Indonesia Berdasarkan Modifikasi TAM. *Jurnal Manajemen*, 136-145.
- Indriyati, R. N., & Aisyah, M. N. (2019). Determinan Minat Individu Menggunakan Layanan Financial Technology dengan Kerangka Innovation Diffusion Theory. *Jurnal Nominal*, 209-223.
- IPrice. (2019, August 12). *Siapa Aplikasi E-wallet dengan Pengguna Terbanyak di Indonesia?* Diambil kembali dari IPrice: <https://iprice.co.id/trend/insights/e-wallet-terbaik-di-indonesia/>

- Iskandar. (2008). *Metodologi Penelitian Pendidikan dan Sosial*. Jakarta: Gaung Persada Group.
- JAKPAT. (2019). *Jakpat Survey Report*. Diambil kembali dari JAKPAT: <https://jakpat.net/pdf/22772/indonesia-digital-wallet-trend-2019--jakpat-survey-report>
- Joia, L. A., Gutman, L. F., & Jr., V. M. (2016). Intention of use of home broker systems from the stock market inventors' perspective. *Journal of High Technology Management Research*, 184-195.
- Krosnick, J., & Presser. (2009). *Question and Questionnaire Design*. San Diego, CA: Elsevier.
- Kurnia, T. (2018, March 15). *5 Jenis Aksi Cyberbullying di Medsos, Kamu Pernah Merasakannya?* Diambil kembali dari Liputan6.com: <https://www.liputan6.com/tekno/read/3367019/5-jenis-aksi-cyberbullying-di-medsos-kamu-pernah-merasakannya>
- Lakatos, S. E., Cioca, L.-I., Dan, V., Ciomas, A. O., Crisan, A. O., & Barsan, G. (2018). Studies and Investigation about Attitude Towards Sustainable Production, Consumption and Waste Generation in Line with Circular Economy in Romania. *Sustainability MDPI*, 1-25.
- Lei-da, C. (2008). A Model of Consumer Acceptance of Mobile Payment. *International Journal of Mobile Communications*, 32-52.
- Liébana-Cabanillas, F., Luna, I. R., & Montoro-Ríos, F. J. (2015). User behaviour in QR mobile payment system: the QR Payment Acceptance Model. *Technology Analysis & Strategic Management*, 1-19.
- Likert, R. (1932). A Technique for the Measurement of Attitudes. *Archive of Psychology Volume 22*, 1-55.
- Limayem, M., Hirt, S. G., & Cheung, C. M. (2007). How Habit Limits the Predictive Power of Intention: The Case of Information Systems Continuance. *MIS Quarterly*, 705-737.
- Mainwaring, S. D., Anderson, K., & Chang, M. F. (2005). What's in Your Wallet? Implications for Global E-Wallet Design. *Late Breaking Results: Poster*, 1613.
- Margono, D. S. (2004). *Metodologi Penelitian Pendidikan*. Jakarta: Rineka Cipta.
- Moore, G. C., & Benbasat, I. (1991). Development of an Instrument to Measure the Perceptions of Adopting an Information Technology Innovation. *Information System Research*, 192-222.

- Morgan, J. (2014, January 14). *Insights from J.P. Morgan*. Diambil kembali dari J.P. Morgan.
- Morosan, C., & DeFranco, A. (2016). It's about time: Revisiting UTAUT2 to examine consumers' intentions to use NFC mobile payments in hotels. *International Journal of Hospitality Management*, 17-29.
- MSN, S. (2020). *Evolusi Industri Dompet Digital: Strategi Menang Tanpa Bakar Uang*. Jakarta: Ipsos Group S.A.
- Oh, H. (1999). Service quality, customer satisfaction, and customer value: A holistic perspective. *Hospitality Management* 18.
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of costumer adoption and intention to recommend the technology. *Computers in Human Behaviour*.
- Oliver, R. L. (1980). A Cognitive Model of the Antecedents and Consequences of Satisfaction Decisions. *Journal of Marketing Research*, 460-469.
- Oliver, R. L., & Burke, R. R. (1999). Expectation Processes in Satisfaction Formation. *Journal of Service Research*, 196-214.
- Park, M., Jun, J., & Park, H. (2017). Understanding Mobile Payment Service Continuous Use Intention: An Expectation - Confirmation Model and Inertia. *QUALITY INNOVATION PROSPERITY*.
- Purwanto, S., Hartini, S., & Premananto, G. C. (2018). The Development and Testing of Technology Acceptance Models for Consumers towards the Intention to Use E-Wallet. *Advances in Economics, Business and Management Research*, 55-61.
- Riduwan, M. (2003). *Skala Pengukuran Variabel-Variabel Penelitian*. Bandung: Alfabeta.
- Rogers, E. M. (2003). *Diffusion on Innovation*. New York: The Free Press.
- Safa, N. S., & Solms, R. V. (2016). Customers repurchase intention formation in e-commerce. *South African Journal of Information Management*, 87-96.
- Salodkar, A., Morey, K., & Shirbhate, M. (2015). Electronic Wallet. *International Research Journal of Engineering and Technology (IRJET)*, 976.
- Shah, A., Roongta, P., Jain, C., Kaushik, V., & Awadhiya, A. (2020). *Digital Payments 2020: The Making of \$500 Billion Ecosystem in India*. India: BCG.
- Sugiyono. (2013). *Metodologi Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.

- Sugiyono. (2015). *Metode Penelitian Pendidikan Pendekatan Kualitatif, Kuantitatif dan R&D*. Bandung: CV Alfabeta.
- Sulyianto. (2006). *Metode Riset Bisnis*. Yogyakarta: Penerbit Andi.
- Viandhy, Okta, A., & Ratnasari, R. T. (2014). Pengaruh Kualitas Layanan Terhadap Niat Ulang Dengan Menggunakan Produk yang Melalui Kepercayaan Nasabah Bank Syariah Mandiri. *Jestt 1*, 546-564.
- Wei-Shieun, N., & Acker, A. (2018). Understanding Urban Travel Behaviour by Gender for Efficient and Equitable Transport Policies. *International Transport Forum*, 1-21.
- Widyatama, T. P. (2007). *Metode Riset Untuk Bisnis & Manajemen*. Bandung: Universitas Widyatama.
- Yi, M. Y., Jackson, J. D., Park, J. S., & Probst, J. C. (2005). Understanding Information Technology Acceptance by Individual Professionals: Toward an Integrative View. *Information & Management*, 350-363.
- Zhang, M. Y., & Dogson, M. (2007). *High-Tech Enterpreneurship in Asia Innovation, Industry and Institutional Dynamics in Mobile Payments*. United Kingdom: MPG Books Ltd.
- Zhao, J., & Pablos, P. O. (2011). Regional Knowledge Management: The Perspective of Management Theory. *Behaviour & Information Technology*, 39-49.